

UNITED STATES DISTRICT COURT

for the

Southern District of Ohio

United States of America

v.

Vincent Summerlin

Case No. 1:24-mj-226

Defendant(s)

CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of various dates in 2021 in the county of Hamilton in the Southern District of Ohio, the defendant(s) violated:

Code Section

18 U.S.C. 1343

Offense Description

Wire fraud

This criminal complaint is based on these facts:

See attached affidavit

☒ Continued on the attached sheet.

Frederick Reier

Complainant's signature

Special Agent Frederick Reier

Printed name and title

Sworn to before me and signed in my presence.

via FaceTime video

Date: Mar 18, 2024

City and state: Cincinnati, Ohio

Karen L. Litkovitz
United States Magistrate Judge



UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

UNITED STATES

v.

VINCENT SUMMERLIN

Case No. 1:24-mj-226

Filed Under Seal

AFFIDAVIT IN SUPPORT OF CRIMINAL COMPLAINT

I, Frederick Reier, being first duly sworn, hereby depose and state as follows:

INTRODUCTION AND AGENT BACKGROUND

1. I am a Special Agent with the Office of Inspector General, Social Security Administration. I am currently assigned to the Office of Special Reviews and Professional Responsibility. Prior to my current assignment, I was assigned to the Cincinnati Resident Office, Office of Investigations. In this capacity, I investigated fraud in Social Security programs including identity theft, misuse of a social security number, Social Security employee misconduct, and Social Security benefits fraud. Since 2016, I have received training and investigative experience in interviewing and interrogation techniques, arrest procedures, search and seizure, search warrant applications, electronic media and computer investigations, and various other crimes and investigative techniques including Title III investigations.

2. I am familiar with the facts and circumstances of this case. The information contained in this affidavit is either personally known to me, based upon my interview of various witnesses and review of various records and publicly available information, or has been relayed to me by other agents or sworn law enforcement personnel. Because this affidavit is being

submitted for the limited purpose of obtaining a criminal complaint and arrest warrant, I have not included each and every fact known to me concerning the investigation. I have set forth only those facts that I believe are necessary to establish probable cause to support the requested complaint and arrest warrant.

3. Based on my training and experience and the facts as set forth in this affidavit, there is probable cause to believe that violations of 18 U.S.C. § 1343 (Wire Fraud) have been committed by VINCENT SUMMERLIN.

PROBABLE CAUSE

4. In 2023, I received an allegation that VINCENT SUMMERLIN and his brother fraudulently obtained COVID-19 pandemic relief funds from the government. My investigation revealed the following evidence.

Background of Paycheck Protection Program (PPP) Loans

5. The Paycheck Protection Program (“PPP”) was a COVID-19 pandemic relief program administered by the Small Business Administration (“SBA”) that provided forgivable loans to small businesses for job retention and certain other expenses. The PPP permitted participating third-party lenders to approve and disburse SBA-backed PPP loans to cover payroll, fixed debts, utilities, rent/mortgage, accounts payable and other bills incurred by qualifying businesses during, and resulting from, the COVID-19 pandemic. PPP loans were fully guaranteed by the SBA.

6. To obtain a PPP loan, a qualifying business had to submit a PPP loan application, which was signed by an authorized representative of the business. The PPP loan application required the business (through its authorized representative) to acknowledge the program rules and make certain affirmative certifications to be eligible to obtain the PPP loan, including that

the business was in operation and either had employees for whom it paid salaries and payroll taxes or paid independent contractors. A business applying for a PPP loan was required to provide documentation showing its payroll expenses, such as filed federal income tax documents.

7. PPP loan applications were electronically submitted or caused to be submitted by the borrower and received through SBA servers located in Virginia or Oregon. Once approved, the business received the PPP loan proceeds via an electronic funds transfer from the third-party lender to a financial account under the control of the business.

8. Under the legislation governing the PPP program, as codified at Title 15, U.S. Code, Section 636(a)(36)(F), the proceeds of a PPP loan could be used for certain specified items, such as payroll costs, costs related to the continuation of group health care benefits, or mortgage interest payments. The proceeds of a PPP loan were not permitted to be used by the borrowers to purchase consumer goods, automobiles, personal residences, clothing, jewelry, to pay the borrower's personal federal income taxes, or to fund the borrower's ordinary day-to-day living expenses unrelated to the specified authorized expenses.

VINCENT SUMMERLIN's First Paycheck Protection Program Loan

9. On or about February 9, 2021, VINCENT SUMMERLIN applied electronically for a PPP loan. He claimed that he was an independent contractor and his business was named "VINCENT SUMMERLIN." He claimed the business had one employee (himself). He claimed the business was established on January 12, 2018. He claimed the purpose of the loan was payroll costs, rent/mortgage interest, and utilities. He claimed that his average monthly payroll was \$7,681. He listed the industry code for the business as 492110, which refers to couriers and express delivery services. In support of the loan application, he submitted a

purported bank statement for a PNC Bank account for February 2020. This document was a forgery; this account did not exist until January 19, 2021.

10. In support of the loan application, VINCENT SUMMERLIN uploaded a digital photo of his Ohio ID card.

11. I have reviewed VINCENT SUMMERLIN's Social Security earnings record, which shows that he had no self-employment income during the relevant years. He worked for the U.S. Postal Service from 2018 to 2021.

12. On or about February 25, 2021, the PPP loan of \$19,202 was deposited into VINCENT SUMMERLIN's personal PNC Bank account. The PPP money was then withdrawn in cash or transferred to VINCENT SUMMERLIN's other PNC account. He then spent the money from this account. The expenditures have no apparent connection to payroll, rent, or utilities for a courier service. The expenditures include, for example, \$485.10 at Sole Revival (an athletic shoe store in Cincinnati), \$93.79 at Macy's, \$111.90 at Cheesecake Factory, \$265.15 at Coach, \$106.48 at Jungle Jim's, \$134.17 at Old Navy, \$67.74 at Yard House, \$143.60 at Frontier Airlines, \$185.65 at the Hyatt Regency in Cleveland, \$215.60 at Nike, \$1,072.61 at Cartier, \$139.00 at Frontier Airlines, \$97.54 at Champs Sports in Las Vegas, \$242.77 at Diesel in Las Vegas, \$81.63 at the Flamingo Hotel in Las Vegas, \$219 at Palace Skateboards, \$316.05 at the El Cortez Hotel and Casino in Las Vegas, \$303.45 at Dillard's in Las Vegas, and \$114.80 at Frontier Airlines.

VINCENT SUMMERLIN's Second Paycheck Protection Program Loan

13. On or about April 1, 2021, VINCENT SUMMERLIN applied electronically for a PPP Second Draw loan. He claimed that he was a sole proprietor and his business was named "VINCENT SUMMERLIN." He claimed the business had one employee (himself). He

claimed the purpose of the loan was payroll costs. He claimed the average monthly payroll was \$8,192. In support of the loan application, he submitted a purported bank statement for a PNC Bank account for February 2020. This document was a forgery; this account did not exist until January 19, 2021.

14. In support of the loan application, VINCENT SUMMERLIN uploaded digital photos of his Ohio ID card.

15. On or about April 7, 2021, the PPP loan of \$20,479 was deposited into VINCENT SUMMERLIN's personal PNC Bank account. The PPP money was then withdrawn in cash or transferred to his other PNC account. He then spent the money from this account. The expenditures have no apparent connection to payroll for a small business. The expenditures include, for example, \$1,114.95 at CoolFrames.com (designer eyewear), \$116.40 at Petsmart, \$167.19 at Hyatt Place in Columbus, \$331.74 at StubHub, \$150.11 at Dick's Sporting Goods, \$51.94 at Great American Ballpark, \$32.38 at a grocery store in Las Vegas, \$22.77 at Holiday House Liquors, \$84.00 at Frontier Airlines, \$383.24 at Lenscrafters, \$118.40 at Delta Airlines, \$145.84 at Petco, \$930.95 at CMC Properties (leasing company in Cincinnati), \$514.99 at AmericanMuscle.com (muscle car parts and accessories), \$173.11 at Lacoste in Las Vegas, cash withdrawals in Las Vegas, \$270.94 at Neiman Marcus in Las Vegas, \$147.39 at Scotch in Las Vegas, \$41.84 at Sugar Factory in Las Vegas, \$2,500 at Kerry Ford, \$97.02 at Top Shelf Aquatics, and a variety of small purchases at various restaurants and retail stores.

CONCLUSION

16. Based on the foregoing, I request that the Court issue the proposed complaint and arrest warrant.

REQUEST FOR SEALING

17. I further request that the Court order that all papers associated with this criminal complaint, including this affidavit, be sealed until further order of the Court. These documents discuss an ongoing criminal investigation that is neither public nor known to all of the targets of the investigation. Accordingly, there is good cause to seal these documents because their premature disclosure may give targets an opportunity to flee/continue flight from prosecution, destroy or tamper with evidence, change patterns of behavior, notify confederates, or otherwise seriously jeopardize the investigation.

Respectfully submitted,

Frederick Reier

Frederick Reier
Special Agent
Office of Inspector General
Social Security Administration

Subscribed and sworn to before me on March 18, 2024.

Karen L. Litkovitz

Karen L. Litkovitz
United States Magistrate Judge

